

REMARKS

Claims 1-10, 19-54 and 65 are pending in the application and stand rejected variously under 35 U.S.C. § 112-first and second paragraphs for alleged indefiniteness, 35 U.S.C. § 103(a) for alleged obviousness in regard to the combination of U.S. Patent No. 6,628,928 to Crosby et al. (hereinafter Crosby) and U.S. Patent No. 6,516,466 to Jackson (hereinafter Jackson), and the combination of Crosby, Jackson, and U.S. Patent No. 6,526,335 to Treyz et al. (hereinafter Treyz). Claims 1, 10, 19, 27, 37, 44, 47-49 and 65 have been amended. In view of these amendments and the following remarks, Applicants respectfully submit that all pending claims stand in condition for allowance.

REJECTIONS BASED ON U.S.C. § 112, FIRST AND SECOND PARAGRAPHS

The Examiner rejected claims 1-10, 19-54 and 65 under 35 U.S.C. §112, first and second paragraphs as failing to comply with the written description requirement and for being indefinite. The independent claims have been amended to remove the negative limitation noted in the Office Action mailed on March 12, 2007. Accordingly, Applicants respectfully request that the Section 112 rejections be withdrawn.

REJECTIONS BASED ON U.S.C. § 103(a) IN VIEW OF CROSBY AND JACKSON

The Examiner rejected claims 1-7, 9-10, 19-23, 25-34, 36-40, 42-51, and 65 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,628,928 to Crosby et al. (Crosby) in view of U.S. Patent No. 6,516,466 to Jackson. Of the rejected claims, claims 1, 19, 27, 37, 44, 47-49, and 65 are independent claims. Applicants respectfully traverse these Section 103 rejections.

As amended herein, claim 1 recites, *inter alia*, “initiating a user-authorized transaction having user-selectable options via the at least one request by providing user-supplied financial information” and “completing the user-authorized transaction according to the user-selectable options.” Crosby and Jackson, either individually or combined, do not describe, teach, suggest, or provide any motivation for the recited limitations of claim 1. Specifically, Crosby, the primary reference, teaches accessing “the Internet at a later time to review information pertaining to the various program segments that have been selected” (column 3, lines 61-63).

Consequently, claim 1 is patentable over Crosby in view of Jackson. In addition, independent claims 19, 27, 37, 44, 47-49, and 65 have been amended to include a substantially similar limitation as the above-identified limitation of claim 1. Thus, and for the aforementioned reasons given for the patentability of claim 1, independent claims 19, 27, 37, 44, 47-49, and 65 are also patentable over the cited references. Further, dependent claims 2-7, 9-10, 20-23, 25-26, 28-34, 36, 38-40, 42-43, 45-46, 50-51, and 65, which depend respectively from the aforementioned independent claims, are patentable because they depend from an allowable base claim.

REJECTIONS BASED ON U.S.C. § 103(a) IN VIEW OF CROSBY, JACKSON AND TREYZ

The Examiner rejected claims 8, 24, 35, 41, and 52 under 35 U.S.C. §103(a) as being unpatentable over Crosby in view Jackson and further in view of U.S. Patent No. 6,526,335 to Treyz et al. (Treyz). Of the rejected claims, claims 8, 24, 35, 41, and 52 are dependent claims. Applicants respectfully traverse these Section 103 rejections.

As the Examiner notes in the Office Action, Treyz teaches contacting a bank and executing a money transfer based on user information and request via a communication network. Treyz does not describe, teach, suggest, or provide any motivation for “initiating a user-authorized transaction having user-selectable options via the at least one request by providing user-supplied financial information” and “completing the user-authorized transaction according

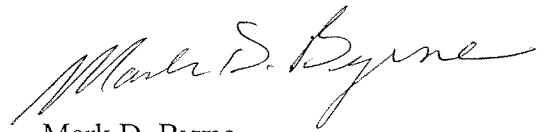
to the user-selectable options.” Treyz does not add any teaching or suggestion that effects the allowability of the independent claims as provided above. Consequently, dependent claims 8, 24, 35, 41, and 52 are allowable for at least the reason that they depend from allowable base claims.

CONCLUSION

In view of the above amendments and remarks, Applicants request entry of the amendments and a finding of allowability for all pending claims. If the Examiner has any questions, or desires that an interview be conducted with the Applicants, the Examiner may contact the Applicants' agent below.

Respectfully submitted,

BLACK LOWE & GRAHAM^{PLLC}



Mark D. Byrne

Registration No. 50,125

Direct Dial: 206.957.2481

